CLAIMS

A complete listing and status of the claims follows:

1.-20. (Cancelled)

21. (Previously Presented) A method of conducting a multiplicity of transactions between a consumer, at least one merchant computer, and a billing computer connected together over a computer network, wherein each transaction is for a product or service that the consumer purchases by using one of the at least one merchant computers, the method comprising:

    (a)   aggregating a multiplicity of transactions that involve the consumer;

    (b)   upon the occurrence of an event, charging the aggregated multiplicity of transactions to a consumer billing account;

    (c)   obtaining a first pre-authorization from the consumer billing authority that permits charging a predetermined amount to the consumer billing account; and

    (d)   obtaining a second pre-authorization from the consumer billing authority within a predetermined period of time from said step of obtaining the first pre-authorization;

    wherein the first pre-authorization expires at the end of the predetermined period of time.

22. (Previously Presented) The method of claim 21, further comprising the steps of:

    (e)   identifying one or more additional transactions that meet predetermined criteria; and

    (f)   individually charging each transaction of the identified additional transactions to the consumer billing account.

23.-57. (Cancelled)

58. (Previously Presented) A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases by accessing the at least one merchant computer; and

the method comprises the steps of conducting for each of the multiplicity of transactions:

(1)   initiating the transaction for the product or service;

(2)   receiving an authorization from the consumer indicating authorization to conduct the transaction;

(3)   determining whether to approve the transaction by considering the authorization;

(4)   transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5)   determining a transaction amount corresponding to the transaction;

(6)   comparing the transaction amount to a predetermined pass-through amount;

(7)   charging the transaction amount directly to a consumer billing account if the transaction amount equals or exceeds the predetermined pass-through amount;

(8)   aggregating the transaction if the transaction amount does not equal or exceed the predetermined pass-through amount into a set of aggregated transactions; and

(9)   charging the set of aggregated transactions to the consumer billing account upon the occurrence of an event;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

59.   (Cancelled)

60.   (Previously Presented) A method of conducting a multiplicity of transactions between a consumer and at least one merchant computer at a billing computer, wherein:

the consumer, the at least one merchant computer, and the billing computer are connected together over a computer network;

each transaction is for a product or service that the consumer purchases by accessing the at least one merchant computer; and

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the method comprises the steps of conducting for each of the multiplicity of transactions:

(1)   initiating the transaction for the product or service;

(2)   receiving an authorization from the consumer indicating authorization to conduct the transaction;

(3)   determining whether to approve the transaction by considering the authorization;

(4)   transmitting approval to conduct the transaction to the merchant computer if the transaction is approved;

(5)   obtaining from a consumer billing authority a first pre-authorization that permits charging a predetermined amount to a consumer billing account;

(6)   obtaining a second pre-authorization from the consumer billing authority within a predetermined period of time from said step of obtaining the first pre-authorization, wherein the first pre-authorization expires at the end of the predetermined period of time;

(7)   aggregating the multiplicity of transactions; and

(8)   upon the occurrence of an event, charging the aggregated multiplicity of transactions to the consumer billing account;

wherein the billing computer does not transmit information identifying the consumer billing account to the merchant computer.

61.-67. (Cancelled)

68.   (Previously Presented) A method of charging for a multiplicity of online transactions that involve a consumer, the method comprising:

(a)   aggregating at a billing computer a multiplicity of transactions that involve the consumer;

(b)   charging the aggregated multiplicity of transactions upon the occurrence of an event to a consumer billing account;

(c)   obtaining a first pre-authorization from a consumer billing authority that permits charging a predetermined amount to the consumer billing account; and

(d)   obtaining a second pre-authorization from the consumer billing authority within a predetermined period of time from said step of obtaining the first pre-authorization.

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69. (Previously Presented) The method of claim 68, wherein the event comprises a total monetary value of the aggregated multiplicity of transactions exceeding a predetermined monetary value.

70. (Previously Presented) The method of claim 68, wherein the event comprises a total number of the aggregated multiplicity of transactions exceeding a predetermined number.

71. (Previously Presented) The method of claim 68, wherein the event comprises a total time period elapsed since a transaction in the multiplicity of transactions exceeding a predetermined time period.

72. (Previously Presented) The method of claim 68, further including determining if a new transaction exceeds a predetermined monetary value and aggregating the new transaction in (a) only when the new transaction does not exceed the predetermined monetary value.

73. (Cancelled)

74. (Previously Presented) The method of claim 21, further comprising prior to the step for aggregating, the step of:

determining at a time of each transaction whether a transaction amount exceeds a pass-through amount and if so, charging the transaction amount directly to the consumer billing account and bypassing step a).

75. (Previously Presented) The method of claim 21, further comprising prior to the step for aggregating the step of:

determining whether or not to perform step a) based on a type of each transaction.

76.   (Previously Presented) The method of claim 58, further comprising prior to the step of aggregating the steps of:

obtaining a first pre-authorization from a consumer billing authority that permits charging a predetermined amount to the consumer billing account; and

obtaining a second pre-authorization from the consumer billing authority within a predetermined period of time from said step of obtain the first pre-authorization;

wherein said first pre-authorization expires at the end of said predetermined period of time.

77.   (Previously Presented) The method of claim 58, wherein the step of receiving an authorization from the consumer includes redirecting the consumer to a web site of the billing computer for receiving the authorization.

78.-79. (Cancelled)

80.   (Previously Presented) The method of claim 58, wherein the event comprises either a total monetary value of the aggregated multiplicity of transactions exceeding a predetermined monetary value, or expiration of a predetermined time period.